

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
Atlanta DIVISION

In re: OWENS, LAYTONA JONES

§ Case No. 15-55271-CRM

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 03/23/2015. The undersigned trustee was appointed on 03/23/2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 81,171.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>2,127.25</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 79,043.75</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/04/2015 and the deadline for filing governmental claims was 10/04/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$7,308.55. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$7,308.55, for a total compensation of \$7,308.55². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$502.48 for total expenses of \$502.48².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/24/2017

By: /s/ William J. Layng
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 1

Case No.: 15-55271-CRM
Case Name: OWENS, LAYTONA JONES

Trustee Name: (300340) William J. Layng
Date Filed (f) or Converted (c): 03/23/2015 (f)
§ 341(a) Meeting Date: 04/28/2015
Claims Bar Date: 10/04/2015

For Period Ending: 10/26/2017

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	CASH ON HAND Cash	50.00	0.00	0.00	FA
2	SECURITY DEPOSITS Security deposit with landlord	2,700.00	0.00	0.00	FA
3	HOUSEHOLD GOODS AND FURNISHINGS bedroom furniture	650.00	0.00	0.00	FA
4	BOOKS AND ART OBJECTS Miscellaneous Pictures/Mirrors/Vases	500.00	0.00	0.00	FA
5	WEARING APPAREL Clothes	500.00	0.00	0.00	FA
6	FURS AND JEWELRY saphire ring and costume jewelry	175.00	0.00	0.00	FA
7	HOUSEHOLD GOODS AND FURNISHINGS Computer	35.00	0.00	0.00	FA
8	HOUSEHOLD GOODS AND FURNISHINGS Kitchen Furniture and Appliances	200.00	0.00	0.00	FA
9	HOUSEHOLD GOODS AND FURNISHINGS Rug	100.00	0.00	0.00	FA
10	HOUSEHOLD GOODS AND FURNISHINGS Desk	10.00	0.00	0.00	FA
11	HOUSEHOLD GOODS AND FURNISHINGS Living Room Furniture	400.00	0.00	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 2

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Trustee Name: (300340) William J. Layng
Date Filed (f) or Converted (c): 03/23/2015 (f)
§ 341(a) Meeting Date: 04/28/2015
Claims Bar Date: 10/04/2015

For Period Ending: 10/26/2017

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
12	HOUSEHOLD GOODS AND FURNISHINGS Patio Furnitue	70.00	0.00	0.00	FA
13	HOUSEHOLD GOODS AND FURNISHINGS Laundry Room	160.00	0.00	0.00	FA
14	HOUSEHOLD GOODS AND FURNISHINGS Dining Room Furniture	350.00	0.00	0.00	FA
15	HOUSEHOLD GOODS AND FURNISHINGS Guest bed and older mattress	150.00	0.00	0.00	FA
16	HOUSEHOLD GOODS AND FURNISHINGS Kitchen dishes/pots/pans	25.00	0.00	0.00	FA
17	STOCK AND BUSINESS INTERESTS Jones & Jones Investments, LLC	0.00	0.00	0.00	FA
18	STOCK AND BUSINESS INTERESTS Levko Land Development LLC	Unknown	0.00	0.00	FA
19	STOCK AND BUSINESS INTERESTS Jolay Enterprises, Inc	Unknown	0.00	0.00	FA
20	OTHER PERSONAL PROPERTY Child Support; 2,166.67 per month	2,166.67	0.00	0.00	FA
21	TAX REFUNDS 2014 Tax refund; being held by debtor's attorney	4,017.00	1,171.00	1,171.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 3

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Trustee Name: (300340) William J. Layng
Date Filed (f) or Converted (c): 03/23/2015 (f)
§ 341(a) Meeting Date: 04/28/2015
Claims Bar Date: 10/04/2015

For Period Ending: 10/26/2017

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
22 LIQUIDATED DEBTS OWING DEBTOR Vexatious Litigation Award; possible liable parties are Kessler, Schwartz & Solomiany, P.C.; Barry Schwartz; Monica Hanrahan; and Shon Owens Settled for \$80,000.00 per court order entered 2-16-16 at docket no. 57	Unknown	0.00		80,000.00	FA
23 OTHER PERSONAL PROPERTY Interest in Spendthrift Trust	Unknown	0.00		0.00	FA
24* LIQUIDATED DEBTS OWING DEBTOR (u) Judgment against Shaun Owens (See Footnote)	0.00	75,000.00	OA	0.00	FA
24 Assets Totals (Excluding unknown values)	\$12,258.67	\$76,171.00		\$81,171.00	\$0.00

RE PROP# 24 Judgment against Shaun Owens, the debtor's former spouse. The trustee has determined that the judgment is uncollectible.

Major Activities Affecting Case Closing:

7-12-17; The estate has been liquidated and an estate tax return was filed on 6-9-17. A TFR will be prepared as soon as the IRS accepts the return
7-11-16; The trustee settled the vexatious litigation claim and is trying to collect a judgment entered against the debtor's former spouse.
7-20-15; The trustee is negotiating a settlement of the vexatious litigation award and waiting of additional documents to be provided

Initial Projected Date Of Final Report (TFR): 03/23/2016

Current Projected Date Of Final Report (TFR): 10/17/2017

Form 2

Exhibit B
Page: 1

Cash Receipts And Disbursements Record

Case No.: 15-55271-CRM
Case Name: OWENS, LAYTONA JONES
Taxpayer ID #: **.*7561
For Period Ending: 09/24/2017

Trustee Name: William J. Layng (300340)
Bank Name: Rabobank, N.A.
Account #: *****1666 Checking Account
Blanket Bond (per case limit): \$40,160,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/21/2016	{22}	Kessler & Solomiany	Payment in full of vexatious litigation claim per court order entered 2-156-16 at doc. no. 57	1149-000	80,000.00		80,000.00
03/01/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.30	79,984.70
03/31/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		126.20	79,858.50
04/06/2016	{21}	Cohen Pollock Merlin & Small PC	tax refund check	1124-000	1,171.00		81,029.50
04/29/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		111.96	80,917.54
05/31/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		112.20	80,805.34
06/30/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		127.51	80,677.83
07/29/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		111.86	80,565.97
08/31/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		127.11	80,438.86
09/30/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		115.38	80,323.48
10/31/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		111.37	80,212.11

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 15-55271-CRM
Case Name: OWENS, LAYTONA JONES
Taxpayer ID #: **-*7561
For Period Ending: 09/24/2017

Trustee Name: William J. Layng (300340)
Bank Name: Rabobank, N.A.
Account #: *****1666 Checking Account
Blanket Bond (per case limit): \$40,160,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/30/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		122.73	80,089.38
12/30/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		114.88	79,974.50
01/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		122.67	79,851.83
02/28/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		107.19	79,744.64
03/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		118.52	79,626.12
04/28/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		106.89	79,519.23
05/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		125.81	79,393.42
06/30/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		114.19	79,279.23
07/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		110.22	79,169.01
08/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		125.26	79,043.75

Form 2

Exhibit B
Page: 3

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Taxpayer ID #: **-***7561
For Period Ending: 09/24/2017

Trustee Name: William J. Layng (300340)
Bank Name: Rabobank, N.A.
Account #: *****1666 Checking Account
Blanket Bond (per case limit): \$40,160,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
COLUMN TOTALS					81,171.00	2,127.25	\$79,043.75
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					81,171.00	2,127.25	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					81,171.00	2,127.25	

Form 2

Exhibit B
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Cash Receipts And Disbursements Record

Case No.: 15-55271-CRM
Case Name: OWENS, LAYTONA JONES
Taxpayer ID #: **-*7561
For Period Ending: 09/24/2017

Trustee Name: William J. Layng (300340)
Bank Name: Rabobank, N.A.
Account #: *****1666 Checking Account
Blanket Bond (per case limit): \$40,160,000.00
Separate Bond (if applicable): N/A

<u>TOTAL - ALL ACCOUNTS</u>	<u>NET DEPOSITS</u>	<u>NET DISBURSEMENTS</u>	<u>ACCOUNT BALANCES</u>
*****1666 Checking Account	\$81,171.00	\$2,127.25	\$79,043.75
	<u>\$81,171.00</u>	<u>\$2,127.25</u>	<u>\$79,043.75</u>

Exhibit C

Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	William J. Layng 2451 Cumberland Pkwy Suite 3477 Atlanta, GA 30339 <2100-000 Trustee Compensation> , 200	Administrative 03/02/17		\$7,308.55 \$7,308.55	\$0.00	\$7,308.55
TE	William J. Layng 2451 Cumberland Pkwy Suite 3477 Atlanta, GA 30339 <2200-000 Trustee Expenses> , 200	Administrative 03/17/17		\$502.48 \$502.48	\$0.00	\$502.48
	Stonebridge Accounting & Forensics, LLC P.O. Box 1290 Grayson, GA 30017 <3410-000 Accountant for Trustee Fees (Other Firm)> , 200	Administrative 09/19/17		\$1,581.00 \$1,581.00	\$0.00	\$1,581.00
	Stonebridge Accounting & Forensics, LLC P.O. Box 1290 Grayson, GA 30017 <3420-000 Accountant for Trustee Expenses (Other Firm)> , 200	Administrative 09/19/17		\$38.05 \$38.05	\$0.00	\$38.05
	William J. Layng 2451 Cumberland Pkwy Suite 3477 Atlanta, GA 30339 <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200	Administrative 03/02/17		\$5,005.00 \$5,005.00	\$0.00	\$5,005.00
2	INTERNAL REVENUE SERVICE P O BOX 7346 2970 MARKET STREET PHILADELPHIA, PA 19101-7317 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 07/27/15		\$1,500.00 \$1,500.00	\$0.00	\$1,500.00

Exhibit C

Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	AMEX P.O. Box 297871 Fort Lauderdale, FL 33329 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Alan Mullinax & Assoc. 296 Culver Street South Lawrenceville, GA 30046 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	American Express P.O. Box 981537 El Paso, TX 79998 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Bank of America P.O. Box 982235 El Paso, TX 79998 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Billy R. Jones 5262 Legends Drive Buford, GA 30518 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	CB/Express P.O. Box 182789 Columbus, OH 43218 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	CENLAR 425 Phillips Boulevard Trenton, NJ 08618 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C

Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Cavalry Portfolio 500 Summit Lake Drive Suite 4A Valhalla, NY 10595 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Cavalry Portfolio P.O. Box 27288 Tempe, AZ 85282 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Central Loan 425 Phillips Boulevard Trenton, NJ 08618 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Chase Mortgage P.O. Box 24696 Columbus, OH 43224 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	CitiMortgage P.O. Box 6243 Sioux Falls, SD 57117 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	CitiMortgage P.O. Box 9438 Dept. 0251 Gaithersburg, MD 20898 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C

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Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	City of Buford Utilities 2300 Buford Highway Buford, GA 30518 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Comcast P.O. Box 530099 Atlanta, GA 30353 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Comenity Bank Victoria's Secret P.O. Box 182729 Columbus, OH 43218 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Comenity Bank Victoria's Secret 220 W. Schrock Road Westerville, OH 43081 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Comenity Bank/Express 4590 E. Broad Street Columbus, OH 43213 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	DSNB/Macy's P.O. Box 8218 Mason, OH 45040 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C

Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Gwinnett Co. Hospital GHS Resource Ctr/Billing 665 Duluth Highway #101 Lawrenceville, GA 30046 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	HSBC Parisian 95 Washington St. 4 North Buffalo, NY 14203 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	HSBC/Parisian P.O. Box 9 Buffalo, NY 14240 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	James Bates Pope Spivey 3399 Peachtree Road NE Suite 810, Lenox Bldg. Atlanta, GA 30326 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	KOJA, LLC P.O. Box 729 Hoschton, GA 30548 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	LTD Financial Services 7322 SW Freeway #1600 Houston, TX 77074 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

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Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Louise M. Johnson, Esq. Haynsworth Sinkler Boyd P.O. Box 11889 Columbia, SC 29211 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	MCYDSNB 9111 Duke Blvd. Mason, OH 45040 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	MCYDSNB 9111 Duke Blvd. Mason, OH 45040 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Medical Data Systems 1374 South Babcock Melbourne, FL 32901 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Nelson Mullins Riley & Scarborough 201 17th St. NW # 1700 Atlanta, GA 30363 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	NetCollections 2774 N. Cobb Pkwy Suite 109 #181 Kennesaw, GA 30152 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C

Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Park Sterling Bank Special Assets Group SC 216 Adley Way Greenville, SC 29607 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Pinnacle Credit Service 7900 Minnesota 7 Minneapolis, MN 55426 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Pinnacle Credit Service P.O. Box 640 Hopkins, MN 55343 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	RL REGI South Carolina c/o Reg. Agent CT Corp. 2 Office Park CT #103 Columbia, SC 29223 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	SYNCB/Belk P.O. Box 965028 Orlando, FL 32896 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	SYNCB/GAP 4125 Windward Plaza Alpharetta, GA 30005 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

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Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	SYNCB/GAP GE Consumer Finance 4125 Windward Plaza Alpharetta, GA 30005 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	SYNCB/JC Penney GE Consumer Finance 4125 Windward Plaza Alpharetta, GA 30005 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	SYNCB/JCP P.O. Box 965007 Orlando, FL 32896 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	SYNCB/Lord & Taylor P.O. Box 965015 Orlando, FL 32896 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	SYNCB/Lord & Taylor 4125 Windward Plaza Alpharetta, GA 30005 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Saks Fifth Avenue 12 East 49th Street New York, NY 10017 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	State Bank & Trust Reg. Agent John Willis 4885 Riverside Drive Macon, GA 31210 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Synchrony Bank Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Target National Bank c/o Target Credit Svcs P.O. Box 673 Minneapolis, MN 55440 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	The McGarity Group 6323 Grand Hickory Drive Suite 100G Braselton, GA 30517 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
	Verizon- Bkrtcy Admin 500 Technology Dr. # 550 Saint Charles, MO 63304 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/23/15		\$0.00 \$0.00	\$0.00	\$0.00
1	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Bank of America	Unsecured 07/13/15		\$39,129.22 \$39,129.22	\$0.00	\$39,129.22
3	State Bank & Trust CompanyCapital RecoveryAdvisors 2400 Augusta Drive, Suite 212 Houston, TX 77057 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/28/15		\$9,171,534.25 \$9,171,534.25	\$0.00	\$9,171,534.25

Exhibit C

Analysis of Claims Register

Case: 15-55271-CRM

LAYTONA JONES OWENS

Claims Bar Date: 10/04/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	RL REGI South Carolina, LLCc/o Bryan T. Glover Burr & Forman LLP 171 17th Street, NW, Suite 1100 Atlanta, GA 30363 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/02/15		\$645,510.00 \$645,510.00	\$0.00	\$645,510.00
5	Billy R. Jones P.O. Box 729 Hoschton, GA 30548 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/01/15		\$473,729.91 \$473,729.91	\$0.00	\$473,729.91
				Case Total:	\$0.00	\$10,345,838.46

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-55271-CRM
Case Name: LAYTONA JONES OWENS
Trustee Name: William J. Layng

Balance on hand: \$ 79,043.75

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 79,043.75

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - William J. Layng	7,308.55	0.00	7,308.55
Trustee, Expenses - William J. Layng	502.48	0.00	502.48
Attorney for Trustee Fees - William J. Layng	5,005.00	0.00	5,005.00
Accountant for Trustee Fees (Other Firm) - Stonebridge Accounting & Forensics, LLC	1,581.00	0.00	1,581.00
Accountant for Trustee Expenses (Other Firm) - Stonebridge Accounting & Forensics, LLC	38.05	0.00	38.05

Total to be paid for chapter 7 administrative expenses: \$ 14,435.08
Remaining balance: \$ 64,608.67

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 64,608.67

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,500.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	INTERNAL REVENUE SERVICE	1,500.00	0.00	1,500.00

Total to be paid for priority claims: \$ 1,500.00
 Remaining balance: \$ 63,108.67

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$10,329,903.38 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	39,129.22	0.00	239.05
3	State Bank & Trust CompanyCapital Recovery Advisors	9,171,534.25	0.00	56,031.82
4	RL REGI South Carolina, LLCc/o Bryan T. Glover Burr & Forman LLP	645,510.00	0.00	3,943.63
5	Billy R. Jones	473,729.91	0.00	2,894.17

Total to be paid for timely general unsecured claims: \$ 63,108.67
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00